Bankruptcy Case Number: 18-15939



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 1, 2018, at 6:37 o'clock PM MST, CLEVAN A MURRAY completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 1, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director